

United States Bankruptcy Court
Middle District of Pennsylvania

In re:
Steven Richard Kankiewicz
Deborah Lou Kankiewicz
Debtors

Case No. 19-00802-MJC
Chapter 7

CERTIFICATE OF NOTICE

District/off: 0314-5
Date Rcvd: Oct 20, 2022

User: AutoDocket
Form ID: 309A

Page 1 of 4
Total Noticed: 57

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.
++	Addresses marked '++' were redirected to the recipient's preferred mailing address pursuant to 11 U.S.C. § 342(f)/Fed. R. Bank. P. 2002(g)(4).
##	Addresses marked '##' were identified by the USPS National Change of Address system as undeliverable. Notices will no longer be delivered by the USPS to these addresses; therefore, they have been bypassed. The debtor's attorney or pro se debtor was advised that the specified notice was undeliverable.

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Oct 22, 2022:

Recip ID	Recipient Name and Address
db/jdb	Steven Richard Kankiewicz, Deborah Lou Kankiewicz, 3099 Nuangola Rd, Mountain Top, PA 18707-9506
aty	+ James Warmbrodt, 701 Market Street Suite 5000, Philadelphia, PA 19106-1541
aty	+ Joshua I Goldman, Padgett Law Group, 6267 Old Water Oak Rd., Ste 203, Tallahassee, FL 32312-3858
aty	+ Keri P Ebeck, Bernstein-Burkley, P.C., 601 Grant Street, 9th Floor, Pittsburgh, PA 15219-4430
aty	+ William E. Craig, Morton & Craig LLC, 110 Marter Avenue, Suite 301, Moorestown, NJ 08057-3125
tr	+ Lisa Ann Rynard (Trustee), Law Office of Lisa A. Rynard, 240 Broad Street, Montoursville, PA 17754-2282
5166837	+ Crescent Bank and Trus, PO BOX 2829, ADDISON, TX 75001-2829
5166840	++ I C SYSTEM INC, LEGAL DEPARTMENT, PO BOX 64444, SAINT PAUL MN 55164-0444 address filed with court:, I C System, PO Box 64378, Saint Paul, MN 55164-0378
5166828	Kankiewicz Deborah Lou, 3099 Nuangola Rd, Mountain Top, PA 18707-9506
5166827	Kankiewicz Steven Richard, 3099 Nuangola Rd, Mountain Top, PA 18707-9506
5166843	+ Law Offices of Hayt, Hayt, & Landau, LLC, Meridian Center I., 2 Industrial Way W, Eatontown, NJ 07724-2279
5166829	Law Offices of Jason P Provinzano LLC, 16 W Northampton St, Wilkes Barre, PA 18701-1708
5166853	Regency Cons Disc Co I, 393 Meridian Ave, Scranton, PA 18504-2630
5166854	U S Dept of Ed, 181 Montour Run Rd, Coraopolis, PA 15108-9408
5197449	+ University Hospitals Samaritan, RBC Inc, PO Box 1548, Mansfield OH 44901-1548
5166855	Wilkes-Barre General Hospital, 575 N River St, Wilkes Barre, PA 18764-0999

TOTAL: 16

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
aty	Email/Text: MyLawyer@JPPLaw.com	Oct 20 2022 18:39:00	Jason Paul Provinzano, Law Offices of Jason P. Provinzano, LLC, 16 W. Northampton Street, Wilkes Barre, PA 18701
aty	+ Email/Text: RASEBN@raslg.com	Oct 20 2022 18:39:00	Laura Eggerman, Robertson, Anschutz & Schneid, 6409 Congress Avenue, Suite 100, Boca Raton, FL 33487-2853
ust	+ Email/Text: USTPRegion03.HA.ECF@USDOJ.GOV	Oct 20 2022 18:39:00	United States Trustee, 228 Walnut Street, Suite 1190, Harrisburg, PA 17101-1722
cr	Email/Text: ebnnotifications@creditacceptance.com	Oct 20 2022 18:39:00	Credit Acceptance Corporation, 25505 West 12 Mile Road, Southfield, MI 48034
5171069	Email/Text: Bankruptcy.RI@Citizensbank.com	Oct 20 2022 18:39:00	Citizens Bank N.A., One Citizens Bank Way JCA115, Johnston, RI 02919
5173302	EDI: CAPITALONE.COM	Oct 20 2022 22:43:00	Capital One Bank (USA), N.A., by American InfoSource as agent, PO Box 71083, Charlotte, NC 28272-1083
5166830	EDI: CAPITALONE.COM	Oct 20 2022 22:43:00	Capital One Bank USA N, PO Box 30281, Salt

			Lake City, UT 84130-0281
5166831	EDI: CAPITALONE.COM	Oct 20 2022 22:43:00	Capital One Bank USA N.A., Attn: General Correspondence, PO Box 30285, Salt Lake City, UT 84130-0285
5168178	+ Email/Text: bankruptcy@cavps.com	Oct 20 2022 18:39:00	Cavalry SPV I, LLC, 500 Summit Lake Drive, Ste 400, Valhalla, NY 10595-2321
5166832	Email/Text: Bankruptcy.RI@Citizensbank.com	Oct 20 2022 18:39:00	Citizens Bank, 1000 Lafayette Blvd, Bridgeport, CT 06604-4725
5166833	EDI: WFNNB.COM	Oct 20 2022 22:43:00	Comenity Bank, PO Box 182273, Columbus, OH 43218-2273
5166834	EDI: WFNNB.COM	Oct 20 2022 22:43:00	Comenitycb/boscov, PO Box 182120, Columbus, OH 43218-2120
5171224	+ Email/Text: ebnotifications@creditacceptance.com	Oct 20 2022 18:39:00	Credit Acceptance, 25505 West Twelve Mile Rd, Suite 3000, Southfield MI 48034-8331
5166835	Email/Text: ebnotifications@creditacceptance.com	Oct 20 2022 18:39:00	Credit Acceptance Corp, PO Box 513, Southfield, MI 48037-0513
5166836	Email/PDF: creditonebknofications@resurgent.com	Oct 20 2022 18:46:32	Credit One Bank N.A., PO Box 98873, Las Vegas, NV 89193-8873
5166838	EDI: DIRECTV.COM	Oct 20 2022 22:43:00	DirecTV, PO Box 5007, Carol Stream, IL 60197-5007
5192063	EDI: DIRECTV.COM	Oct 20 2022 22:43:00	Directv, LLC, by American InfoSource as agent, PO Box 5008, Carol Stream, IL 60197-5008
5166840	EDI: LCIICSYSTEM	Oct 20 2022 22:43:00	I C System, PO Box 64378, Saint Paul, MN 55164-0378
5166841	EDI: IRS.COM	Oct 20 2022 22:43:00	Internal Revenue Service, Centralized Insolvency Operation, PO Box 7346, Philadelphia, PA 19101-7346
5194151	Email/PDF: resurgentbknofications@resurgent.com	Oct 20 2022 18:46:38	LVNV Funding, LLC, Resurgent Capital Services, PO Box 10587, Greenville, SC 29603-0587
5174576	Email/PDF: resurgentbknofications@resurgent.com	Oct 20 2022 18:46:46	LVNV Funding, LLC, c/o Resurgent Capital Services, PO BOX 10587, Greenville, SC 29603-0587
5166844	Email/PDF: resurgentbknofications@resurgent.com	Oct 20 2022 18:46:32	Lvnv Funding LLC, PO Box 1269, Greenville, SC 29602-1269
5171402	Email/PDF: MerrickBKNotifications@Resurgent.com	Oct 20 2022 18:46:32	MERRICK BANK, Resurgent Capital Services, PO Box 10368, Greenville, SC 29603-0368
5166845	Email/Text: MDSBankruptcies@meddatsys.com	Oct 20 2022 18:39:00	Medical Data Systems I, 645 Walnut St Ste 5, Gadsden, AL 35901-4173
5166846	Email/PDF: MerrickBKNotifications@Resurgent.com	Oct 20 2022 18:46:32	Merrick Bank Corp, PO Box 9201, Old Bethpage, NY 11804-9001
5166847	+ Email/Text: bankruptcydpt@mcmcg.com	Oct 20 2022 18:39:00	Midland Funding, 2365 Northside Dr Ste 30, San Diego, CA 92108-2710
5182375	+ Email/Text: bankruptcydpt@mcmcg.com	Oct 20 2022 18:39:00	Midland Funding LLC, PO Box 2011, Warren, MI 48090-2011
5488426	+ Email/Text: bkecf@padgettlawgroup.com	Oct 20 2022 18:39:00	NewRez LLC d/b/a Shellpoint Mortgage Servicing, c/o Padgett Law Group, 6267 Old Water Oak Road, Suite 203, Tallahassee, FL 32312-3858
5320484	Email/Text: mtgbk@shellpointmtg.com	Oct 20 2022 18:39:00	NewRez LLC d/b/a Shellpoint Mortgage Servicing, P.O. Box 10826, Greenville, SC 29603-0826
5320485	Email/Text: mtgbk@shellpointmtg.com	Oct 20 2022 18:39:00	NewRez LLC d/b/a Shellpoint Mortgage Servicing, P.O. Box 10826, Greenville, SC

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			29603-0826, NewRez LLC d/b/a Shellpoint Mortgage Ser, P.O. Box 10826, Greenville, SC 29603-0826
5173299	+ EDI: AGFINANCE.COM	Oct 20 2022 22:43:00	OneMain, PO Box 3251, Evansville, IN 47731-3251
5166848	EDI: AGFINANCE.COM	Oct 20 2022 22:43:00	Onemain, PO Box 1010, Evansville, IN 47706-1010
5193430	EDI: PRA.COM	Oct 20 2022 22:43:00	Portfolio Recovery Associates, LLC, POB 12914, Norfolk VA 23541
5166849	EDI: PENNDEPTREV	Oct 20 2022 22:43:00	Pennsylvania Department of Revenue, Bureau of Compliance, PO Box 280946, Harrisburg, PA 17128-0946
5166849	Email/Text: RVSVCBICNOTICE1@state.pa.us	Oct 20 2022 18:39:00	Pennsylvania Department of Revenue, Bureau of Compliance, PO Box 280946, Harrisburg, PA 17128-0946
5183508	EDI: PENNDEPTREV	Oct 20 2022 22:43:00	Pennsylvania Department of Revenue, Bankruptcy Division PO Box 280946, Harrisburg, PA 17128-0946
5183508	Email/Text: RVSVCBICNOTICE1@state.pa.us	Oct 20 2022 18:39:00	Pennsylvania Department of Revenue, Bankruptcy Division PO Box 280946, Harrisburg, PA 17128-0946
5166850	EDI: PRA.COM	Oct 20 2022 22:43:00	Portfolio Recov Assoc, 120 Corporate Blvd Ste 1, Norfolk, VA 23502-4952
5192859	EDI: Q3G.COM	Oct 20 2022 22:43:00	Quantum3 Group LLC as agent for, Comenity Capital Bank, PO Box 788, Kirkland, WA 98083-0788
5192095	EDI: Q3G.COM	Oct 20 2022 22:43:00	Quantum3 Group LLC as agent for, Velocity Investments LLC, PO Box 788, Kirkland, WA 98083-0788
5166851	Email/Text: bk@rbccollect.com	Oct 20 2022 18:39:00	Rbc, PO Box 1548, Mansfield, OH 44901-1548
5166852	Email/Text: Supportservices@receivablesperformance.com	Oct 20 2022 18:39:00	Receivables Performanc, 20816 44th Ave W, Lynnwood, WA 98036-7744
5196178	+ Email/Text: bncmail@w-legal.com	Oct 20 2022 18:39:00	SYNCHRONY BANK, c/o Weinstein & Riley, PS, 2001 Western Ave., Ste 400, Seattle, WA 98121-3132
5233320	Email/Text: EDBKNotices@ecmc.org	Oct 20 2022 18:39:00	U.S. Department of Education, PO Box 16448, St. Paul, MN 55116-0448

TOTAL: 44

BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, *duplicate of an address listed above, *P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

Recip ID	Bypass Reason	Name and Address
5166839	##	Ditech Financial LLC, PO Box 6172, Rapid City, SD 57709-6172
5191715	##	Ditech Financial LLC, PO Box 12740, Tempe, AZ 85284-0046
5166842	##	Law Offices of Hayt, Hayt & Landau, LLC, 123 S Broad St Ste 1660, Philadelphia, PA 19109-1003

TOTAL: 0 Undeliverable, 0 Duplicate, 3 Out of date forwarding address

NOTICE CERTIFICATION

I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Oct 22, 2022

Signature: /s/Gustava Winters

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on October 20, 2022 at the address(es) listed below:

Name	Email Address
Jack N Zaharopoulos (Trustee)	TWecf@pamd13trustee.com
James Warmbrodt	on behalf of Creditor DITECH FINANCIAL LLC bkgroup@kmlawgroup.com
Jason Paul Provinzano	on behalf of Debtor 2 Deborah Lou Kankiewicz MyLawyer@JPPLaw.com G17727@notify.cincompass.com
Jason Paul Provinzano	on behalf of Debtor 1 Steven Richard Kankiewicz MyLawyer@JPPLaw.com G17727@notify.cincompass.com
Joshua I Goldman	on behalf of Creditor NewRez LLC d/b/a Shellpoint Mortgage Servicing josh.goldman@padgettlawgroup.com angelica.reyes@padgettlawgroup.com
Keri P Ebeck	on behalf of Creditor Crescent Bank & Trust kebeck@bernsteinlaw.com jbluemle@bernsteinlaw.com;politicsci2@gmail.com
Laura Egerman	on behalf of Creditor NewRez LLC d/b/a Shellpoint Mortgage Servicing bkyecf@rasflaw.com legerman@rasnj.com;ras@ecf.courtdrive.com
Lisa Ann Rynard (Trustee)	larynard@larynardlaw.com aburd@pkh.com,PA88@ecfbis.com
United States Trustee	ustpregion03.ha.ecf@usdoj.gov
William E. Craig	on behalf of Creditor Credit Acceptance Corporation ecfmail@mortoncraig.com mortoncraigecf@gmail.com

TOTAL: 10

Information to identify the case:

Debtor 1:	<u>Steven Richard Kankiewicz</u>	Social Security number or ITIN:	xxx-xx-2791
	First Name Middle Name Last Name	EIN:	--_-----
Debtor 2:	<u>Deborah Lou Kankiewicz</u>	Social Security number or ITIN:	xxx-xx-5537
(Spouse, if filing)	First Name Middle Name Last Name	EIN:	--_-----
United States Bankruptcy Court:	Middle District of Pennsylvania	Date case filed in chapter:	13 2/27/19
Case number:	5:19-bk-00802-MJC	Date case converted to chapter:	7 10/20/22

Official Form 309A (For Individuals or Joint Debtors)**Notice of Chapter 7 Bankruptcy Case -- No Proof of Claim Deadline**

10/20

For the debtors listed above, a case has been filed under chapter 7 of the Bankruptcy Code. An order for relief has been entered.

This notice has important information about the case for creditors, debtors, and trustees, including information about the meeting of creditors and deadlines. Read both pages carefully.

The filing of the case imposed an automatic stay against most collection activities. This means that creditors generally may not take action to collect debts from the debtors or the debtors' property. For example, while the stay is in effect, creditors cannot sue, garnish wages, assert a deficiency, repossess property, or otherwise try to collect from the debtors. Creditors cannot demand repayment from debtors by mail, phone, or otherwise. Creditors who violate the stay can be required to pay actual and punitive damages and attorney's fees. Under certain circumstances, the stay may be limited to 30 days or not exist at all, although debtors can ask the court to extend or impose a stay.

The debtors are seeking a discharge. Creditors who assert that the debtors are not entitled to a discharge of any debts or who want to have a particular debt excepted from discharge may be required to file a complaint in the bankruptcy clerk's office within the deadlines specified in this notice. (See line 9 for more information.)

To protect your rights, consult an attorney. All documents filed in the case may be inspected at the bankruptcy clerk's office at the address listed below or through PACER (Public Access to Court Electronic Records at <https://pacer.uscourts.gov>).

The staff of the bankruptcy clerk's office cannot give legal advice.

To help creditors correctly identify debtors, debtors submit full Social Security or Individual Taxpayer Identification Numbers, which may appear on a version of this notice. However, the full numbers must not appear on any document filed with the court.

Do not file this notice with any proof of claim or other filing in the case. Do not include more than the last four digits of a Social Security or Individual Taxpayer Identification Number in any document, including attachments, that you file with the court.

	About Debtor 1:	About Debtor 2:
1. Debtor's full name	Steven Richard Kankiewicz	Deborah Lou Kankiewicz
2. All other names used in the last 8 years	aka Steven Kankiewicz, aka Steven R. Kankiewicz	aka Deborah Kankiewicz, aka Deborah L. Kankiewicz
3. Address	3099 Nuangola Rd Mountain Top, PA 18707-9506	3099 Nuangola Rd Mountain Top, PA 18707-9506
4. Debtor's attorney Name and address	Jason Paul Provinzano Law Offices of Jason P. Provinzano, LLC 16 W. Northampton Street Wilkes Barre, PA 18701	Contact phone (570) 822-5771 Email: MyLawyer@JPPLaw.com
5. Bankruptcy trustee Name and address	Lisa Ann Rynard (Trustee) Law Office of Lisa A. Rynard 240 Broad Street Montoursville, PA 17754	Contact phone 570-505-3289 Email: larynard@larynardlaw.com

For more information, see page 2 >

Official Form 309A (For Individuals or Joint Debtors) **Notice of Chapter 7 Bankruptcy Case -- No Proof of Claim Deadline**

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Receiving Court Issued Orders and Notices by E-Mail: (1) Anyone can register for the Electronic Bankruptcy Noticing program at ebn.uscourts.gov. (2) Only Debtors can register for DeBN (Debtor's Electronic Bankruptcy Noticing) by filing a DeBN Request form (www.pamb.uscourts.gov/debn-form), with the Clerk of Court. Both options are FREE and allow the clerk to quickly send you Court Issued Orders and Notices by E-Mail.

6. Bankruptcy clerk's office Documents in this case may be filed at this address. You may inspect all records filed in this case at this office or online at https://pacer.uscourts.gov .	Max Rosenn U.S. Courthouse 197 South Main Street Wilkes-Barre, PA 18701	Hours open: Monday – Friday 9:00 AM to 4:00 PM Contact phone (570) 831-2500 Date: 10/20/22
7. Meeting of creditors Debtors must attend the meeting to be questioned under oath. In a joint case, both spouses must attend. Creditors may attend, but are not required to do so.	November 21, 2022 at 01:00 PM The meeting may be continued or adjourned to a later date. If so, the date will be on the court docket. *Valid photo identification and proof of social security number are required*	Location: 341 meeting will be held telephonically, refer to the call-in instructions.
8. Presumption of abuse If the presumption of abuse arises, you may have the right to file a motion to dismiss the case under 11 U.S.C. § 707(b). Debtors may rebut the presumption by showing special circumstances.	Insufficient information has been filed to date to permit the clerk to make any determination concerning the presumption of abuse. If more complete information, when filed, shows that the presumption has arisen, creditors will be notified.	
9. Deadlines The bankruptcy clerk's office must receive these documents and any required filing fee by the following deadlines.	File by the deadline to object to discharge or to challenge whether certain debts are dischargeable: Filing deadline: 1/20/23 You must file a complaint: <ul style="list-style-type: none"> • if you assert that the debtor is not entitled to receive a discharge of any debts under any of the subdivisions of 11 U.S.C. § 727(a)(2) through (7), or • if you want to have a debt excepted from discharge under 11 U.S.C § 523(a)(2), (4), or (6). You must file a motion: <ul style="list-style-type: none"> • if you assert that the discharge should be denied under § 727(a)(8) or (9). <hr/> Deadline to object to exemptions: The law permits debtors to keep certain property as exempt. If you believe that the law does not authorize an exemption claimed, you may file an objection.	
10. Proof of claim Please do not file a proof of claim unless you receive a notice to do so.	No property appears to be available to pay creditors. Therefore, please do not file a proof of claim now. If it later appears that assets are available to pay creditors, the clerk will send you another notice telling you that you may file a proof of claim and stating the deadline.	
11. Creditors with a foreign address	If you are a creditor receiving a notice mailed to a foreign address, you may file a motion asking the court to extend the deadlines in this notice. Consult an attorney familiar with United States bankruptcy law if you have any questions about your rights in this case.	
12. Exempt property	The law allows debtors to keep certain property as exempt. Fully exempt property will not be sold and distributed to creditors. Debtors must file a list of property claimed as exempt. You may inspect that list at the bankruptcy clerk's office or online at https://pacer.uscourts.gov . If you believe that the law does not authorize an exemption that the debtors claim, you may file an objection. The bankruptcy clerk's office must receive the objection by the deadline to object to exemptions in line 9.	